

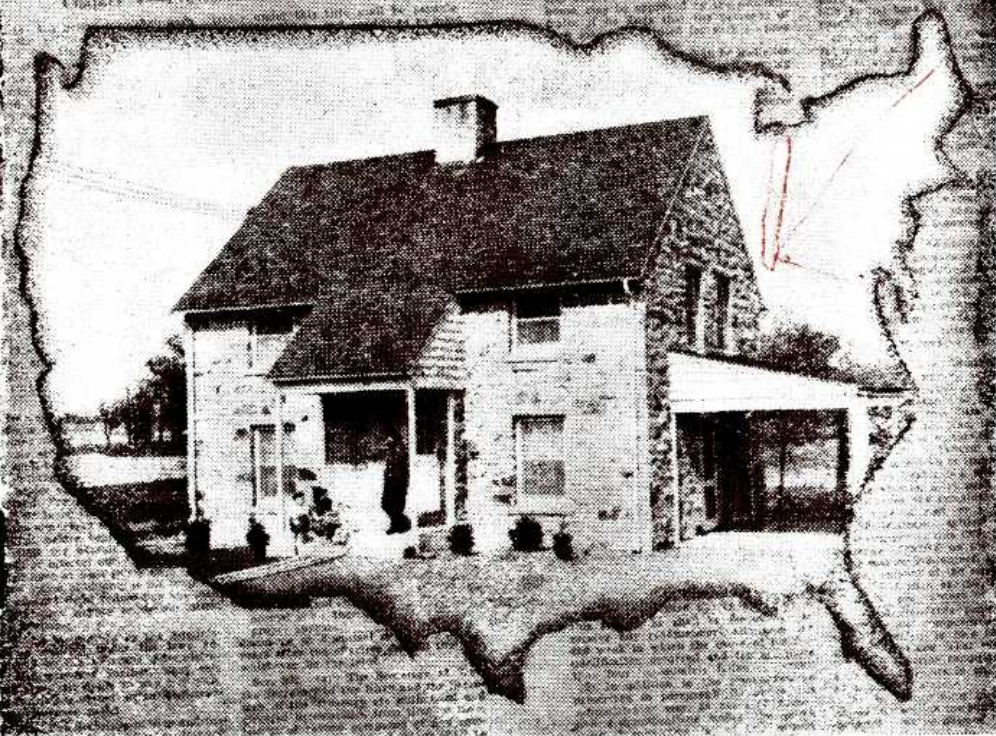
Vol. II. No. 31
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ARMY TALKS

LOANS FOR THE PURCHASE OR CONSTRUCTION OF HOMES, FARMS, AND BUSINESS PROPERTY

Chapter V—Provisions for Loans



GI Bill of Rights



RESTRICTED • EUROPEAN THEATER OF OPERATIONS • UNITED STATES ARMY



"It is desired that, consistent with operational requirements, group discussions, through the medium ARMY TALKS . . . be held in all units within this command, using one hour of training time each week . . . unit commanders will conduct an orientation program, using not less than one hour training time a week . . . presentation of this material is a command function. . . . A company officer will be present at each discussion, whether or not he is the discussion leader. . . ."

BY COMMAND OF GENERAL EISENHOWER.

(Extract from letter ETO, 30 April 1944, AG 352/2 OpGA,
Subject: Education in Military and Current Affairs.)

ARMY TALKS

EUROPEAN THEATER OF OPERATIONS

GI Bill of Rights

NINE chances out of ten you aren't in a position right now to do much dreaming about what you're going to do after R-day (the day you return to civilian life). There are far more urgent things now like wiping out Jerry machine gun nests and snipers, dropping bombs and getting supplies up front.

But when you do have a moment to think ahead, you might take into account some of the things the U.S. Government has lined up for her veterans of World War II.

The new GI Bill of Rights, known on the Statute books as the Servicemen's Readjustment Act of 1944, is designed to give a boost to your personal post-war ambitions and to tide you over any hard times that may come your way before you can get another start on "civvy street."

Before going into what we'll be entitled to as veterans we might first take into account a few advantages we've already got in the bag. One is our present rate of pay and dependence allowances. The highest enjoyed by any army now in the fight. Out of this most Joes, even those with spendthrift leanings, have managed to save something.

Mustering Out Pay In Three Portions

Added to whatever we can save from our monthly pay will be the mustering out pay of 300 bucks due in three monthly installments beginning the day some smiling officer hands us our discharge paper and says "Buddy you're now a civilian." Those who don't get overseas will get \$200 if they've had at least 60 days active service, and even those honorably discharged for some reason or other without 60 days service get \$100.



All honorably discharged members of the armed forces are eligible for mustering out pay except those above the rank of Captain in the Army and Lieutenant Senior Grade in the Navy.

Then we've also got to remember that law which enabled the President to send so many of us his famous letter reading "Greetings : You have been selected by a board composed of your friends and neighbors. . . ." That law did more than get soldiers out of a fish bowl. It also stated that when the scrap is over those who had worked for a private employer are entitled to their old job or its equivalent "at the same rate of pay and with the same seniority and privileges." The Selective Service Act also states that a re-employed veteran can't be discharged without cause within one year of his re-employment.



Most guys have promised themselves a good long period of civilian goldbricking to go fishin', etc., when it's all over, but don't forget that the law requires that an application for re-employment be made within 40 days after date of discharge.

While a good many veterans of World War II should be able to go home and live on easy street again, there will be others who through no fault of their own may need a helping hand. This is particularly true of those who hadn't yet finished their education or hadn't had a chance to get a foothold in their trade, profession or business when the time came to pack up and go to an induction center. For those of you in this position, the new GI Bill of Rights provides benefits that will offset some of these setbacks.

The new GI Bill of Rights also provides something better than mere sympathy for the veteran who may get down on his luck, if a spell of unemployment should result during the period of readjustment and transition to civilian production after the war.

Loans For Homes, Farms And Business

The GI Bill of Rights provides for a guarantee by the government of 50 percent—but not to exceed \$2,000—of a loan or loans desired by a veteran for the purchase of a home, farm or business.

The government requires no security for its loan except the right to lay a claim against the property of the man who contracts the obligation. A maximum of four percent interest is allowed on the loans thus guaranteed and they are payable in full in not more than 20 years. Uncle Sam even agrees to pay the first year's interest.

To be eligible for a loan guaranty a veteran must have had 90 days active military or naval service since September 16, 1940, and an honorable discharge. Otherwise he must have been released because of disability received in line of duty if he has less than 90 days service.

It is required that you apply for a loan within two years after leaving the service or the end of the war, whichever is later, and in no event more than five years after the end of hostilities.

There is nothing in the text of the act which would prevent a veteran from obtaining more than one of the benefits. However, there is a provision that any benefits received under this act will be deducted from any future benefits that may be voted for veterans. In the case of a veteran who has obtained a loan under the GI Bill of Rights it is provided that in the event of any future compensation being authorized under a new act, the new compensation would be used first to pay off the loan.

Home Loans Provide For Repairs, Too

The act provides for the guaranty of a loan not only for the purchase or building of a home but for repairs or improvements on your present home, and for payment of back taxes, special assessments and similar obligations.

A veteran availing himself of the offer will have to satisfy the Administrator of Veterans Affairs that : (1) the home is for his own use, (2) the nature and condition of the property makes it a suitable dwelling place, (3) that the terms of the payment of any mortgage (in addition to the guaranteed loan) bears a proper relation to his present and anticipated income and expenses, and (4) the purchase or construction cost does not exceed a proper appraised value.

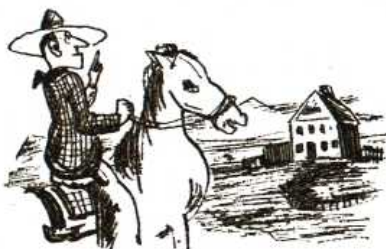
Let's consider what this is going to mean to some of you Joes who've been dreaming in your foxholes of the day you march up to the altar with



a girl back in the States and then will want to settle down in a home of your own. Let's say you've got your eye on a place worth \$7,000. The bank or loan institution you deal with would probably say that it would allow you \$3,500 as a first mortgage. You could then point out that you are entitled to a veteran's loan guaranty of \$2,000, which would enable the bank to enlarge its loan to \$5,500 and make the amount which you would have to invest only \$1,500, or equal to a modest saving during an average period of military duty.

Farmers, Here Is Your Chance!

The government's \$2,000 loan guaranty is designed to assist veterans who want to go into farming as well as those who need to take care of neglected buildings or replace outmoded equipment. Loans may be used "in purchasing any land, buildings, livestock, equipment, machinery, or implements, or in repairing, altering or improving any buildings or equipment to be used in farming operations conducted by the applicant."



The Administrator of Veteran's Affairs must be satisfied that the ability and experience of the veteran, and the nature of the proposed farming operations to be conducted by him, are such that there is a reasonable likelihood that such operations will be successful. The Department of Agriculture probably will be called upon to determine these stipulations.

Want To Start Your Own Business?

Those of you who have your heart set on running your own barber shop, garage, filling station, store, shop or other business when you get back home can get the same support as the farmer as long as you can prove that you



have the necessary ability and experience, and that the conditions under which you propose to operate present a reasonable likelihood that you will be successful.

The effect of the guarantee loan provision will be to make available to you—the World War II veteran—a much larger loan than the average citizen. Thus you will be compensated to some extent for the time lost by reason of military service in acquiring your own capital for the purchase or betterment of a home, farm or business.

Government Backs Education, Training

Those of you whose education, vocational training or apprenticeship was interrupted by having to go into the Army may have felt that by the time it's all over it will be too late in life to bother about such things. Perhaps you had the idea that you'd better forget it, that you wouldn't be able to afford to go back, and had better get yourself any sort of a job and get going.

The new GI Bill of Rights, however, provides generous offers whereby you can continue your education and training with the government footing the bill, and in some cases fit yourself for a new occupation.

The government will pay up to \$500 a year for tuition, fees and books at any recognized private or public secondary school, technical, business or vocational school or college. It further offers to pay a subsistence allowance of \$50 per month plus \$25 for dependents. If you should be going to school on a part-time basis or working for pay on an apprenticeship arrangement, a lesser subsistence allowance would have to be determined by the Administrator of Veterans' Affairs.

This offer for completing education or training begun before entering the service is limited to those who were under 25 years old when they volunteered or were inducted, as those over this age are presumed to have completed their education.



However, provision is made for all eligible veterans, regardless of their age when entering the service, to take refresher or re-training courses for not more than a year. Such courses would be of value to professional men desiring to be brought up to date on technique developed during their absence and to veterans returning to industries where new methods of doing their type of work have been developed during their time in the Army. This offer may also be of help to those of you who have learned the rudiments of a new trade while serving in the Army or Navy and would like to continue it in civilian life rather than go back to what you were doing. A lot of soldiers may not have found a home in the Army, but they may have found a new type of work they like and with additional training feel they could capitalize on it in civilian life.

Ninety days' service with an honorable discharge will make a veteran eligible for a year's schooling or training. However, in the case of those who were under 25 when they entered the service, and would need longer than a year to complete their education, there is a provision for extra schooling based on the length of service after September 16, 1940, the date

when the Selective Service Act became law. The maximum amount of schooling that can be provided under the act is four years. Part-time is acceptable in all cases. ▲

It is required that you enroll not later than two years after your discharge or the termination of war, whichever is later, and it is stipulated that no such education or schooling will be afforded beyond seven years after the end of the war.

Those of you who came in under the Army specialized training program or the Navy college training program, which course was a continuation of your civilian education and which was pursued to completion, will have this time deducted from such schooling time allowed to veterans.

It is provided that veterans shall elect their own course and institution of learning and that the school need not be located in the state where they reside. State apprenticeship agencies will be utilized under the program and the law also applies to schools and training programs conducted by industrial establishments.

Unemployment Pay Covers All Groups

Veterans finding themselves unemployed during the two-year period following their discharge or the end of war—whichever is later—will be entitled to unemployment compensation of \$20 per week. The maximum number of weeks for which allowances can be drawn is 52.

To qualify, you must have served 90 days or, if less, to have been discharged by reason of a service-incurred disability. You are entitled to compensation up to 52 weeks on the basis of four weeks for each month of active service, except in the case of the qualifying 90 days the law allows eight weeks of compensation for each month of service.

Unemployment benefits are available as well to the veteran who has had less than a full week's work or whose wages from partial employment amount to less than \$20 plus \$3. In order to draw the allowance, both the completely unemployed and the partially employed veteran must show that they are registered with and continue to register with a public employment office and that they are able to work and are available for suitable work. If the applicant is unable to meet these conditions because of illness, he will still be eligible.

Those of you who will be in business for yourself after the war can also benefit from this section of the GI Bill of Rights if you run into lean weeks. Let's say you're a painter or paper-hanger and that jobs become scarce due to hard times in your town. Perhaps you get a month when your net earnings fall to \$75. In such cases, if you are eligible under terms of the act, you are entitled to be paid an allowance of \$25.

This part of the act covers those who are "self-employed for profit in an independent establishment, trade, business, profession, or other vocation."



A veteran is disqualified for unemployment compensation if: 1. he quits his job voluntarily without good cause. 2. he is fired for misconduct; 3. he fails to apply for work to which he is referred by a public employment office; 4. he does not attend without good cause free training courses provided for a particular job; 5. his unemployment is due to a work stoppage caused by a labor dispute, unless he can show that he has had no part in the dispute.



If an ex-serviceman refuses to take a job left vacant because of a strike, or any kind of labor dispute he will not be disqualified for compensation on the grounds that he has declined available employment. Also a veteran, will not be prejudiced because of refusal to take a job in which hours, wages and working conditions are below the standard of the locality. (Standards and conditions prescribed by the unemployment compensation laws of the states will determine the issue and, if the state has no such laws, the Administrator of Veterans' Affairs will decide.)

Placement Service To Help Veterans

The ex-serviceman who has no job to return to or finds himself out of work some time after going back to civilian life can expect the government's help in searching for employment. Under the GI Bill of Rights Uncle Sam commits himself to the policy of providing the "maximum of job opportunity" for unemployed veterans.

The act sets up a Veterans Placement Service Board consisting of the Administrator of Veterans' Affairs as chairman, the Director of the National Selective Service System and the Administrator of the Federal Security Agency, which is now responsible for administering the United States Employment Service.

The policies of the Veterans Placement Service Board will be carried out in cooperation with the U.S. Employment Service, which will assign to each state a veterans' unemployment representative. This appointee must himself be a war veteran and a resident of the state for two years and will be attached to the staff of the public employment service of the state.

This system is designed to throw jobs your way if you're an unemployed veteran by: 1. supervising veteran registration in local employment offices; 2. directly placing veterans in employment; 3. maintaining current information on available jobs in public works, industry and business;

4. making regular contacts with employers to promote interest in employing veterans and in keeping them advised on employment possibilities for veterans.

Disabled Are Well Protected By Law

The GI Bill of Rights contains two highly important passages designed to protect the rights of the disabled veteran in regard to claiming disability benefits, for which the Government had already made generous provisions.

One is that "no person shall be discharged or released from active service on account of disability until or unless he has executed a claim for compensation, pension or hospitalization, to be filed with the Veterans' Administration or has signed a statement that he has had explained to him the right to file such claim."

Another is that "no person in the armed forces shall be required to sign a statement of any nature relating to the origin, incurrence, or aggravation of any disease or injury he may have, and any such statement against his own interest signed at any time shall be null and void and of no force and effect."

Well worth insuring are those benefits granted by the U.S. Government to those of you who during this war receive wounds and injuries or suffer illnesses which may result in your being unable to resume your former place in civilian life at least until you've had further care and perhaps vocational training to overcome a physical handicap.

These benefits, which mean security for the disabled veteran and his dependents and perhaps a fresh start in life, are the primary concern of the American people. They include hospitalization in Veterans' Administration Hospitals; disability compensation or pension; vocational training and preferred status over other veterans when seeking Federal Government employment. In addition, the disabled veteran is entitled to benefits allowed the able-bodied veterans under the GI Bill of Rights in accordance with the regular rules of eligibility.



Of particular interest to hundreds of disabled veterans should be the Government's program of education and training for "overcoming vocational handicaps resulting from service disabilities of a 10 percent or more degree." While taking the training, a veteran will receive \$80 monthly, if single, and \$90 monthly, if married, with \$5 additional for each child. If he has dependent parents, he gets an additional allowance of

\$10 each for them. Any veteran entitled to disability compensation in excess of these allowances also will be paid the full amount of such compensation.

The GI Bill of Rights, besides safeguarding the disabled veterans' rights to benefits provided in previous laws, makes further provision for veterans' hospital facilities. It authorizes the transfer from the War and Navy departments of such hospitals as may be required by the Veterans' Administration when no longer needed for the armed forces, and grants \$500,000,000 for the construction of additional veterans' hospitals.

How To Claim Your Rights As Veteran

How are you as a civilian going to know what to do to claim your rights as a veteran?

Suppose sometime after the war an old battle injury begins to bother you. Suppose you're out of a job or would like one of those loans you remembered reading about somewhere in a foxhole. The company clerk won't be around then to give you an angle or a form to be filled in triplicate. Remember that under the GI Bill of Rights you will always have ready access to a Veterans' Administration office.



The GI Bill of Rights has streamlined the U.S. Veterans' Administration, given its needs top priority and geared it for the busy days ahead. It has provided for additional regional offices, sub offices and contact units throughout the United States.

Also, you'll probably hear a lot more about your rights as a veteran when the time comes to be discharged. The GI Bill of Rights authorizes accredited representatives of recognized veterans' organizations to act as advisors at hospitals and regular installations where troops will be mustered out.

These are your rights as a veteran of World War II. They afford you the most extensive and generous benefits ever bestowed on war veterans in all history. They are our country's way of saying: "Thank you, Soldier, for what you have done." These thanks are built of guaranties which every one of us can appreciate. They are thanks which help us to return to the lives we discontinued with a sense of strength and security we should not otherwise have had.

How to prepare this Army Talk

THIS week's Army Talk deals with a problem facing every GI, no matter what his branch of service, what he did before entering the Army, or what he intends to do after his discharge—readjustment to civilian life.

The GI Bill of Rights is the Government's answer. It is essential that each man in your outfit understands this bill—what it means in dollars and cents, in opportunities, in security for his home and dependents. The major benefits due the average veteran : re-employment, education and vocational training, loans and the right to execute claim for war disability should be explained so that every man in your group will realize that this bill is meant for him, the guy who sleeps next to him, and every guy in the Army.

The bill answers his problem, regardless of whether he is in the Infantry, Artillery, Air Forces or the SOS. In preparing the discussion, keep in mind the men in your particular group—if they are mechanics they may want to know what aid they may receive in setting up their own shops. If they are former students they may want to know how the Government will help them to continue their education.



Be prepared to answer questions along the following lines :

QUESTION : "I worked on a farm for five years before I came into the Army. Can I get a farm of my own?"

ANSWER : Yes, the Government will guarantee 50 percent—not to exceed \$2,000—of a loan desired by a veteran for the purchase of a home, farm or business."

QUESTION : "When will I get my bonus and how much?"

ANSWER : "Overseas bonus will be \$300 payable in three monthly instalments starting the date of discharge."

QUESTION : "My old company's out of business. What if I can't find a job by myself?"

ANSWER : "You will be entitled to unemployment compensation of \$20 a week at the rate of four weeks for each month of active service not to exceed 52 weeks. The Veterans' Replacement Service Board will directly place you or promote interest in employing veterans."



Note the following points which might otherwise be glossed over :

1. Honorably discharged veterans must apply for re-employment within 40 days of date of discharge in order to regain old position.
2. To those veterans enrolled for education, the Government will pay, in addition to tuition, fees and subsistence allowances, \$25 a month for dependents.
3. ASTP training will be deducted from civilian education period.



Each man should understand the program and know how to employ it so that he makes the transition from soldier to civilian with assurance and confidence that he can carry on where he left off.

If you have in your office, or readily available—

The Encyclopedia Britannica

1944 World Almanac

All the World's Aircraft

Lincoln Library of Essential Information

Congressional Directory

Military History of the United States

Webster's International Dictionary

Bartlett's Familiar Quotations

Files of Fortune and National Geographic Magazine

G-2 Intelligence Bulletins

**Access to Archives of the U.S. State, War, Navy and Labor
Departments**

**Publications of the Office of War Information, Office of Strategic
Services and British Ministry of Information**

—This will not be of great interest to you.

But, if your baggage allowance precluded your bringing this material to this theater, you may be interested in the staff of ARMY TALKS.

This staff has all of these sources and countless others—documentary and living authorities—at its command in preparing the weekly War Orientation booklet, ARMY TALKS. The staff uses these to help you and your unit commander fulfill the mandate in War Department Circular No. 300, October 20, 1943, and Letter ETO April 30, 1944 (AG 352/2 OpGa.) Subject : Education in Military and Current Affairs. These direct group discussions will be held in all units—consistent with operational requirements—using one hour weekly of training time.

Hours of search for source material, of research, of writing, of consultation with official authorities, of careful review and editing go into preparation of each ARMY TALK. Then comes a period devoted to careful rechecking of facts and purport, and review for approval and censorship by other governmental agencies.

Morale training is a major objective of the Army's training program. Its mission is to increase the American soldier's military effectiveness. The weekly War Orientation discussion group meeting is one of the most potent weapons in this form of training.

Subject matter furnished through ARMY TALKS must be more than provocative of discussion. It must be factually correct, fair in content and presentation, and include all salient information. It must meet security requirements—and certainly must keep within the provisions of Title 5 of the new Soldier Voting Law.

No unit is required to use a current issue of ARMY TALKS if its commander believes some other subject will engender more constructive discussion by unit personnel. However, you, as a discussion leader, might be personally interested in the scope of research, writing, editing and review that goes into preparation of each weekly issue of this publication.

University Courses Open Again

SIX-DAY courses, open to officers and enlisted personnel—both men and women—are being offered by Oxford and Cambridge Universities, to be attended by personnel of the United Nations. American military personnel may attend the courses on leave or furlough status.

Each course will survey a wide range of problems of a general nature. Outstanding professors of the universities will lecture, each in his field of specialization. Lectures are followed by discussion periods, during which each member of the course is encouraged to freely express his opinions. In addition to this academic portion of the course, a fine social program is arranged, which includes tours, teas, and informal parties. The fee for each course is £3 12s. 0d. for officers and £1 12s. 0d. for enlisted personnel. This covers cost of billet and food.

The only remaining course at Cambridge will begin August 7. Other courses may be announced at a later date. Courses will be held every week at Oxford, commencing September 4. Courses at both universities begin on Monday and last until the following Saturday.

Members of combat air crews and convalescents in hospitals may be granted the necessary leave or furlough to attend a course by the immediate commanding officer or the hospital commander concerned, respectively. Any other person whose application is approved by an officer of the rank of Major General will be given leave or furlough to attend a course. As soon as leave or furlough has been approved by the proper authority, application should be forwarded to the Chief of Special Service, Hq, CZ, ETOUSA. Instructions will be furnished successful applicants by the Chief of Special Service.

For further information concerning these courses, consult your Special Service Officer or the Education Branch of the Special Service Division, Hq, CZ, ETOUSA (Telephone : ETOUSA 1122).

TIP TO UNIT COMMANDERS

ARMY TALKS ON THE AIR

Tune in on your American Forces Network station for a dramatized presentation of the week's Army Talk.



TIME : Saturday, 12 August 1944
at 1430-1500 hours.

PLACE: Any convenient spot
where you have a radio
and a room for your
platoon to listen in
and discuss the subject.

STATION :
American Forces Network.

THE subject matter in this week's ARMY TALKS will appear in an illustrated GI digest in the Warweek supplement of Stars and Stripes for August 10, 1944. Purpose : to enable the soldier to enter the discussion with prior knowledge of the subject. ARMY TALKS, Warweek and American Forces Network are striving to make the American soldier in this Theater the best informed soldier in the world. ARE YOU DOING YOUR SHARE ?